

## CHAPTER 13 PLAN

Case No. \_\_\_\_\_

Debtor(s): **Jackson, Jermaine B** SS#: **6147** Net Monthly Earnings: \$ **820.00**  
**Jackson, Frances A** SS#: **8637** Number of Dependents: **0**

## I. Plan Payments:

☒ Debtor(s) propose to pay direct a total of \$ **815.00** ☐ weekly ☐ biweekly ☐ semi-monthly ☒ monthly into the plan; or  
☐ Payroll deduction order to:

Length of plan is approximately **60** months, and the total debt to be paid through the plan is approximately \$ **48,900.00**.

## II. From the payments received, the trustee shall make disbursements to the Bankruptcy Code including:

## A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

Creditor	Type of Priority	Scheduled Amount	Monthly Payment
<b>None</b>			

B. Total Attorney Fee: \$ **1,500.00**.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

## 1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	To be Paid By	Regular Payment to Begin	Arrears to be Paid by Trustee	Months Included in Arrearage Amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
<b>None</b>								

## 2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Fixed Pay-ment to Begin
<b>Capital One Auto Finance</b>	<b>270.00</b>	<b>27,000.00</b>	<b>26,000.00</b>	<b>0.00</b>	<b>2012 Dodge Ram</b>	<b>5.25</b>	<b>539.27</b>	<b>2</b>
<b>Headwaters Financial Corp</b>	<b>100.00</b>	<b>10,218.43</b>	<b>10,200.00</b>	<b>218.43</b>	<b>Harley Sportster</b>	<b>5.25</b>	<b>199.73</b>	<b>2</b>

III. Other debts (**not shown in 1 or 2 above**) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
<b>Price Auto</b>	<b>350.00</b>	<b>0.00</b>	<b>Pontiac G6 - Daughter's vehicle</b>	<b>Will be paid for soon, adult daughter's car, daughter makes the payments</b>

IV. Special Provisions: ☒ This is an original plan. ☐ This is an amended plan replacing plan dated \_\_\_\_\_. ☒ This plan proposes to pay unsecured creditors pro-rata ☐ Other provisions: Attorney fees to be paid through the plan.

(1) All creditors being paid non-plan direct are hereby granted relief to continue to send monthly invoice, statements, and payments requests to facilitate these monthly maintenance payments.

(2) Debtor proposes to pay direct because Debtors receive S.S and VA Benefits, and no payroll income.

Property to be Surrendered. The Debtor(s) shall surrender the property securing the liens of the following creditors set forth below.

Creditor	Collateral
<b>1st Franklin Financial</b>	<b>250 Kawasaki Ninja</b>

Dated: **January 19, 2015**

/s/ Damon Smith

Signature of Attorney

/s/ Jermaine B Jackson

Signature of Debtor

/s/ Frances A Jackson

Signature of Spouse (if applicable)

**Damon Smith & Associates LLC.**  
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